

Table I.D.2.b(1996) Average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1996

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,314	1,126	1,413	1,603	1,532	1,156	1,373	1,302
Industry group **								
Agric., fish., forest.	1,057	--	--	--	--	--	1,255	954
Mining	862*	113*	2,553*	1,292*	1,526*	276*	1,448	824*
Construction	1,587	1,122	1,309	1,591	1,756	1,880	1,328	1,785
Manufacturing	1,039	949	1,456	1,334	1,210	886	1,270	1,015
Transp., commu., util.	795	944	987*	1,342	1,455	603	1,038	762
Wholesale trade	1,287	1,689	1,370	1,604	1,405	1,018	1,546	1,225
Retail Trade	1,515	951	1,483	1,946	1,923	1,372	1,494	1,519
Fin., ins., real est.	1,595	771	1,826	1,305	1,787	1,644	1,302	1,652
Services	1,585	1,202	1,433	1,743	1,738	1,549	1,420	1,633
Unknown	843*	843*	0	0	0	0	843*	0
Ownership								
For profit, incorporated	1,299	1,150	1,479	1,598	1,530	1,125	1,406	1,277
For profit, unincorporated	1,771	1,064	1,438	2,005	1,948	1,938	1,405	1,926
Nonprofit	1,368	912*	800	1,398	1,512	1,364	1,030	1,423
Unknown	917	1,517	1,313*	1,237	1,126*	797	1,394	882
Age of firm								
Less than 5 years	1,348	1,103	1,505	1,473	1,622	1,146*	1,302	1,410
5-9 years	1,433	1,005	1,242	1,717	1,786	1,155	1,353	1,507
10-19 years	1,327	1,310	1,548	1,435	1,506	824*	1,439	1,247
20 or more years	1,387	1,039	1,422	1,670	1,577	1,151	1,345	1,397
Unknown	1,238	1,235	1,118	1,635	1,424	1,177	1,494	1,232
Multi/single status								
2 or more locations	1,255	1,417	1,405	1,542	1,518	1,143	1,467	1,248
1 location only	1,471	1,115	1,414	1,635	1,564	1,600	1,357	1,603
Percent full-time employees								
Less than 25%	1,602	1,505*	543*	1,455	2,267	1,565	1,103	1,760
25-49 %	1,334	693	1,270	1,551	1,669	1,261	1,334	1,334
50-74 %	1,237	668	1,232	1,578	1,516	1,087	1,070	1,271
75% or more	1,317	1,177	1,441	1,608	1,524	1,152	1,401	1,299
Union presence								
No union employees	1,532	1,232	1,499	1,665	1,720	1,385	1,445	1,562
Has union employees	805	300*	808*	1,192	829	758	911	793
Unknown	1,140	606*	1,179	1,498	1,467	1,097	1,104	1,142
Percent low wage employees **								
50% or more low wage	1,716	485	1,801	2,188	2,069	1,457	1,631	1,735
Less than 50% low wage	1,341	1,183	1,426	1,574	1,501	1,116	1,373	1,331
Unknown	1,225	826	1,182	1,583	1,495	1,166	1,260	1,223

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.2.b(1996) Standard error for average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1996

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	28.45	56.57	48.57	40.59	67.68	34.31	38.88	30.76
Industry group **								
Agric., fish., forest.	163.26	--	--	--	--	--	237.33	278.33
Mining	323.23*	236.09*	823.22*	397.50*	523.41*	142.53*	353.76	410.28*
Construction	166.54	266.96	211.23	232.26	180.00	342.57	162.62	211.59
Manufacturing	90.38	216.46	220.42	142.47	166.68	79.64	122.89	94.54
Transp., commu., util.	76.61	203.24	376.49*	240.51	134.87	74.59	227.59	81.72
Wholesale trade	92.55	192.02	216.30	150.92	149.80	153.47	118.56	109.80
Retail Trade	52.08	57.88	176.72	126.66	134.31	66.03	88.18	54.67
Fin., ins., real est.	60.11	208.83	302.81	197.31	126.12	79.73	171.76	53.73
Services	65.92	115.91	147.65	59.04	124.45	118.91	50.19	80.38
Unknown	366.22*	366.22*	0.00	0.00	0.00	0.00	366.22*	0.00
Ownership								
For profit, incorporated	34.53	58.25	54.47	47.04	76.20	39.99	53.27	34.00
For profit, unincorporated	234.28	115.66	269.60	193.54	265.70	441.96	115.61	324.99
Nonprofit	87.32	314.74*	200.03	61.57	160.04	150.90	164.81	109.22
Unknown	131.35	261.31	453.20*	298.07	367.70*	222.84	214.43	141.49
Age of firm								
Less than 5 years	110.55	139.42	190.10	123.02	248.71	410.69*	121.95	179.28
5-9 years	88.56	149.68	156.78	211.86	285.94	191.62	124.62	148.32
10-19 years	65.82	172.01	77.67	154.24	163.15	264.32*	77.52	101.54
20 or more years	56.92	112.85	87.17	34.73	115.82	75.87	59.73	68.54
Unknown	39.36	308.34	283.07	126.64	83.44	41.97	193.45	37.27
Multi/single status								
2 or more locations	49.11	296.78	268.63	108.08	114.05	35.83	103.03	49.94
1 location only	61.32	56.97	61.46	77.10	145.63	429.80	53.71	137.83
Percent full-time employees								
Less than 25%	197.50	460.83*	298.44*	309.77	470.88	316.49	214.40	281.73
25-49 %	98.53	198.86	359.64	285.30	213.49	129.19	142.23	113.02
50-74 %	84.93	163.04	324.62	153.60	205.35	197.02	213.73	125.74
75% or more	34.70	76.18	63.57	44.96	74.68	41.12	52.22	35.54
Union presence								
No union employees	34.79	56.21	57.85	39.42	84.37	78.42	36.35	42.86
Has union employees	49.44	174.99*	245.55*	185.08	104.34	87.81	188.77	67.98
Unknown	54.01	208.41*	243.77	115.81	156.76	55.20	166.61	53.57
Percent low wage employees **								
50% or more low wage	67.30	99.07	299.84	267.66	168.09	104.32	162.60	79.74
Less than 50% low wage	43.66	82.52	67.39	47.90	91.74	60.41	48.67	50.38
Unknown	52.08	226.29	239.93	132.38	118.41	51.73	126.87	49.64

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

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